11/28/07 10:54:03 BK 573 PG 561 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Prepared By & Return To: SMITH, PHILLIPS, MITCHELL SCOTT & NOWAK, LLP 2545 Caffey Street P.O. Box 346 Hernando, MS 38632 662-429-5041

WALKER, BROWN & BROWN, P.A.
ATTORNEYS AT LAW
P. O. BOX 276
HERNANDO, MS 38632-0276

PHILLIP UMBERGER and wife PATRICIA UMBERGER

GRANTORS

to

WARRANTY DEED

BENNY R. SKINNER and wife TAMIKA M. SKINNER

GRANTEES

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, we, PHILLIP UMBERGER and wife, PATRICIA UMBERGER, do hereby grant, bargain, sell, convey and warrant, unto BENNY R. SKINNER and wife TAMIKA M. SKINNER, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described real property located and situated in DeSoto County, Mississippi, and more particularly described as follows:

Lot 7, Final Plat, Section A, Flowering Meadows Subdivision, leated in Section 10, Township 3 South, Range 9 West, as shown on plat of said subdivision of record in Plat Book 97, Page 5, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

This conveyance is made subject to restrictive covenants and easements of record for Flowering Meadows Subdivision as recorded in Plat Book 97 at page 5 and Deed Book 524 at page 180 of the land deed records of DeSoto County, Mississippi, all road rights of way, public utility

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easements, restrictive covenants, zoning and subdivision regulations and health department regulations in effect in DeSoto County, Mississippi.

Possession is given with delivery of this deed.

WITNESS OUR SIGNATURES, this the 20th day of November, 2007.

PHILLIP UMBERGER, Grantor

PATRICIA UMBERGER, Grantor

STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally came and appeared before me, the undersigned authority in and for the State and County aforesaid, the within named **PHILLIP UMBERGER** and wife, **PATRICIA UMBERGER**, who acknowledged that they freely and voluntarily signed and delivered the above Warranty Deed on the date therein mentioned and for the purposes therein expressed.

....GIVEN under my hand and official seal of office this the 20th day of November, 2007.

Notary Public

My Commission Expires: 4-26-2009

Grantor Address:

547 Walnut Road, Sardis, MS 38666

Wk: N/A Hm: N/A

Grantee Address:

1103 Baldwin Road, Hernando, MS 38632

Wk: N/A Hm: N/A